



# Public Affairs

# Hurricane Guide

VOLUME I, ISSUE I

HURRICANE SEASON 2008

## Special points of interest:

- How to prepare for a storm
- Need for insurance
- Plan for your pet
- Disaster safety
- Find shelter
- Storm's over, now what?
- Track the storm

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## Hurricane preparation key to weathering storms

Members of the 4th Fighter Wing are in the early part of the 2008 Atlantic hurricane season. The memories of Katrina remain and the season's first hurricane, Bertha, reminded everyone of the need to be ready. Wing organizations have plans in place and individual families should have the same.

Preparation should begin at least 30 days in advance to cover insurance waiting periods. It should be completed three days before the storm arrival. Being organized beforehand allows time to collect supplies before they run out.

In case of a natural disaster, and at the direction of Col. Steve Kwast, 4th FW commander, the Airman and Family Readiness Center will become the Family Assistance Center in order to offer assistance. Faye Jen-

kins is their community readiness consultant.

"We provide info and support families by bringing in representatives from other agencies like Air Force Aid," Mrs. Jenkins said. "We also have hurricane information brochures."

In June, 4th Civil Engineer Squadron emergency management flight distributed a hurricane information brochure to base housing residents. The booklet provides a checklist of actions to take before the hurricane.

The first step in a preparation plan is insurance. Homeowners should already have a policy in effect. Renters need to ensure they are insured since landlords only insure the structure. It is the homeowner or renter's re-



Two men board up a window in preparation of storm.

sponsibility to insure their belongings.

Remember homeowner's and renter's insurance will not cover damage to belongings in the event of a flood, landslide, mudslide or mudflow. The National Flood Insurance Program provides people with the flood coverage they need. For assistance, contact an insurance agent.

See *PREPARATION*, Page 2

## Preparation checklist

- |  |  |  |
|--|--|--|
| • Fuel your car and keep emergency kit inside. | • Keep important papers with you.                          | • If evacuating, turn off water and electricity. |
| • Have enough cash to last for several days.   | • Keep one week supply of food and water for every person. | • Keep fully charged cell phone on hand.         |
| • Secure outdoor items or bring them inside.   | • Have extra prescription medication.                      | • Keep first aid kit and hygiene items nearby.   |
| • Secure valuables or take with you.           | • Monitor TV or radio.                                     | • Collect any specialty items needed.            |

# Preparation

## Continued from 1.

Important papers should be kept together and easily accessible in the event of an emergency. Documents to consider safeguarding are all insurance policies, wedding and birth certificates, home, auto and boat owners' slips (deeds, titles, etc.), personal property inventory for claims, and wills.

If staying at home for the storm, make sure it will be able to withstand the storm. Initially, bring in any items that can become a projectile in the storm



Planning ahead is key AP

wind. Anything that cannot be brought inside should be securely fastened.

Inside the home, be sure to have at least a three-day supply of non-perishable food for everyone.

There should also be one gallon a day supply of water for each individual to last at least three days.

Extra medicine should be available as well. If at all possible, obtain an extra bottle of each prescription. Keep an emergency contact to a family physician handy as well.

If evacuating, ensure the vehicle is ready for the trip. Check the car for its serviceability. Perform preventative maintenance as time permits.

Before heading out, fill the vehicle's gas. The trunk should contain the necessary emergency equipment such as a spare tire, jack and lug wrench, and road flares.

Finally, ATMs may not be operable during or after a storm. Have enough cash on hand to last a few days. Try to keep the denominations to \$20 or smaller.

These are just a few items to help get started on creating a hurricane checklist. Every list will be tailored to the specific needs of each family. For a more detailed list, reference the Seymour Johnson Hurricane Information Brochure. The brochure can be accessed electronically from the public Web site, [www.seymourjohnson.af.mil](http://www.seymourjohnson.af.mil), under Hurricane Information.

## Insuring the nest

Insurance is crucial to have, especially during hurricane season. It provides financial protection to the housing structure and the possessions inside.

Purchasing insurance should be completed well in advance of an approaching storm. The closer a storm gets, the less likely a company will provide coverage. Agents will discuss how long their grace period might be. The North Carolina Department of Insurance recommends at least 30 days for a flood policy to go into effect.

Arndrea Thomas is the Air Force Aid officer at the Airman and Family Readiness Center. She briefs everyone about the importance of purchasing insurance during inprocessing.

"It is the responsibility of the member to be insured," Mrs. Thomas said. "The government only insures the structures."

If already insured, be sure to review current policies and coverage to avoid any misunderstanding later.

Upon getting insured, make an inventory of all items to be covered. Include the number of each item, the year obtained, original cost and the estimate of present value. An inventory list can be obtained from [www.ncdoi.com](http://www.ncdoi.com) or an insurance agent.

If renting, insurance is still needed. The landlord's policy only covers the building.

The policies for tenants to provide the coverage needed for damage to personal property are very inexpensive and can be purchased through most insurance companies.

Homeowners and renters policies provide coverage for damage by certain events, but not flood waters. Flooding can occur anywhere, so even if the address is not in a flood zone, the home may still be at risk.

Flood insurance is provided by the National Flood Insurance Program. It is available in communities that have floodplain management regulations implemented. The goal is to reduce future flood losses.

According to John Gerber, the state NFIP coordinator, all towns in Wayne County, except Eureka, participate in and are eligible for the federally backed program. Policies are available through insurance agents across the state.

If unsure about the need for flood insurance, ask three starter questions. Is the property near a body of water? Is it in a low lying area? Has the neighborhood flooded before? Insurance agents can help assess the risk. Rates for insur-

ance coverage vary depending on location and elevation.

Some mobile home policies provide flood coverage, so check with your agent or company to find out.

If there is a water related event and no flood insurance is possessed, one resource still remains. The federal government may have funds from Federal Emergency Management Agency to help. However they may be limited or not enough to compensate for the loss.

As a last resort, the

Air Force Aid Society might be able to help members who do not have insurance. According to Scott Hald, the emergency assistance director, aid is used to help with food and shelter costs.

"Air Force Aid can help those without insurance on a case by case basis," Mr. Hald said. The amount would be determined by Air Force Aid headquarters and be enough to stabilize the family. Mr. Hald made a reminder that the money would be a loan.

To make sure household goods are protected, review risks and needs with an agent and put a policy into action as soon as possible. Being covered beforehand will reduce unnecessary worry afterward.

*Hurricanes can be as much as 200 miles wide and eight miles high with winds from 74 mph to more than 155 mph. The storm surge itself can be as high as 18 feet above the ocean's tide.*



Protect inside and outside.

# No pet left behind during the storm

When planning for a natural disaster, double check the preparation list. One of those items on the checklist is the family pet. Are they covered?

In 2005 there were many images of abandoned pets in the wake of Hurricane Katrina. Incorporating furry friends into a disaster plan will avoid that scenario.

According to Justin Scally, the director of animal control for Wayne County, the first step is laying down groundwork.

"It is imperative that pet owners prepare ahead of a disaster by creating a pet disaster kit just as they would for their families," Mr. Scally said.

The web site of the Wayne County Animal Response Team states a kit should contain items like food and water, medicine, vaccination records, leash and collar (with ID tag), bowls,

bedding, waste cleanup items, photo with the owner and a microchip identification number.

A microchip is an inexpensive way to recover an animal that has been separated from its family. Cecile Hawkins, an animal health technician at the base veterinary treatment facility, recommends base housing residents do this when they register their pets on base.

"The cost of microchipping a pet is just \$20 and we will take care of the registration, so it's very convenient," she said.

In Wayne County, microchipping can cost between \$40 and \$50. After the initial cost, the service is free for the life of the pet.

If evacuation orders are given, make sure you go to a place that accepts pets. Most shelters will not allow pets for health and safety reasons.

There are currently no designated shelters for pets, however, Eileen Coite from CART is working on making the Wayne

County fairgrounds a regional shelter location for horse owners. Additionally, there is room on the grounds for small animals in crates.

Lori Cowan, the kennel manager at Eastway Veterinary Clinic, recommends contacting local veterinarians to see if they have space available. Some practices will allow people to call ahead to make space.

The next place to shelter a pet would be a pet-friendly hotel. Create a list of hotels that allow pets. Be sure to check for restrictions on the size and number of pets allowed.

The last resort is leaving a pet behind. If this is unavoidable, keep the pet in a room away from windows, like a bathroom. Leave water in the tub and use only dry food. Allow access to countertops in case of flooding.

After the storm, keep pets on leashes for a few days. Landmarks and smells may be gone and cause disorientation. Pets can get lost easily in that situation.

If behavioral problems arise, contact a veterinarian to find out what services, such as medicine or training, are provided.

With proper planning, pets can be just as prepared for a natural disaster as their owner. The objective for them, as it is with people, is to make the event as smooth as possible.



Don't forget the furry members of the family

## Pet checklist

- Make sure that your pets are current on their vaccinations.
- Have a file of pet's medical records. Include medications, special diet needs, allergies, and your vet's emergency contact number.
- Have a leash on hand to control your pet. Keep a collar with identification on your pet.
- Have a current photograph.
- Have a properly sized pet carrier for each animal. Carriers should be large enough for the animal to stand and turn around.
- Plan your evacuation strategy and don't forget your pet! Specialized pet shelters, animal control shelters, veterinary clinics and friends and relatives out of harm's way are ALL potential refuges for your pet during a disaster.

*In the western Pacific, hurricanes are called "typhoons," and similar storms in the Indian Ocean are called cyclones.*

## Pre-hurricane insurance checklist

- Review your insurance policies and coverage to avoid misunderstanding later. Separate policies are needed for protection against wind and flood damage.
- Make an inventory list of your belongings and record them on film through still photos or videotape. Include a close-up shot of the day's newspaper.
- Keep your inventory list, purchase receipts, pictures and your insurance policy in a safe-deposit box or other safe place away from your home.
- If you are forced to evacuate, take a copy of your insurance policy with you.
- Take action to protect your property.
- *If you live in rental property you need insurance.*
- *Flooding is not covered unless you buy a flood insurance policy.*

## Emergency and Information Contacts

### Seymour Johnson Information

Evacuation Hotline (800) 435-9941  
 Straight Talk Line 722-0000  
 4<sup>th</sup> FW Emergency Operations Center  
 722- 1361/2/3/8  
 4<sup>th</sup> FW Command Post 722-0004  
 4<sup>th</sup> Security Forces 722-1211  
 4<sup>th</sup> Fire Department 722-7588  
 Seymour Johnson Clinic 722-1802 opt. 1  
 Legal Office 722-5322  
 Air Force Aid Society 722-1123  
 Airman and Family Readiness Center  
 722-1123  
 Seymour Johnson Red Cross 722-1120  
 4<sup>th</sup> FW Public Affairs 722-0027  
 Disaster Preparedness 722-2689  
 Pet Welfare Center 722-1465  
 Front/Back Gate Reader Boards 722-0027

### Medical Centers

Wayne Memorial Hospital 736-1110  
 Johnston Memorial Hospital 934-8171 Dial 0  
 Sampson Regional Medical Center  
 (910) 592-8511  
 Wilson Medical Center (252) 399-8040  
 Pitt County Memorial Hospital (252) 847-4100

### Police and Sheriff's Departments

Wayne County Emergency Ops Center  
 731-1416  
 Goldsboro 736-4933  
 Mount Olive 658-5031  
 Wayne County Sheriff's Department 731-1481  
 North Carolina State Police 731-7960

### Fire Departments

Goldsboro 580-4262  
 Pikeville 242-5802  
 Rosewood 735-5066  
 Mount Olive 658-6603  
 \*In case of an emergency dial 911

### Utilities

North Carolina Natural Gas Corp.  
 (800) 275-6264  
 Progress Energy (800) 452-2777  
 Tri-County Electric Membership Corp.  
 (800) 548-4869  
 Bell South 780-2355  
 Time Warner Cable 735-2221

### Non Profit Organizations

Red Cross 735-7201  
 United Way 735-3591

### NC Emergency Alert System Radio Stations

Raleigh-Durham  
 WQDR 94.7 FM  
 WRDU 106.1 FM  
 WYMY 96.9 FM  
 WDCG 105.1 FM

Goldsboro  
 WGBR 1150 AM  
 WKIX 97.7 FM  
 WFMC 730 AM

## Water safety tips

- If you rely on a public or private well for drinking water and it was flooded or you lost electricity, then you should boil your water for at least five minutes at a full rolling boil before using it for drinking, cooking, making ice or brushing teeth.
- Infants under six months and pregnant women should not drink boiled water, because boiling water may concentrate nitrates that could harm them. They should drink bottled water.



Make sure water is safe to drink.  
 Courtesy of EPA

However, if bottled water is not available, it is better for them to drink boiled water than to drink untreated water and then to switch to bottled water when it becomes available.

- You should continue to use bottled water or to boil your well-water until tests on samples taken since the last flooding or loss of electricity show the water is safe. Customers of public water systems should contact their utility or operator for information on the water quality. Private well users should contact their county health department for advice.
- Any questions about food or drinking water safety can be directed to the health department at 731-1000.

## Food safety tips

- Do not open freezers or refrigerators until you plan to use or discard the contents. Unopened refrigerators will keep food safely cold about 4 hours without power. Most freezers will keep food safe for 36 to 48 hours if closed.
- Once you open the refrigerator, discard any foods above 41 degrees for more than four hours.

*Hurricanes typically move at a forward speed of eight to 25 miles per hour....*

Thawed food can usually be used immediately if it is still at 41 degrees or colder. Do not refreeze completely thawed foods. Foods containing ice crystals may be refrozen.

- Cans of food exposed to flood

water should be thrown out.

- If fresh fruits and vegetables or food in plastic, cardboard or paper containers have been under floodwaters, discard.

## High wind safety tips

- Most mobile / manufactured homes are not built to withstand hurricane force winds. Relocate to a nearby safer structure.
- Install window shutters or plywood panels if allowed and/or needed.
- Secure or bring inside all lawn furniture and other outside objects.
- Go to designated "Safe Room" when directed.
- Do not leave "Safe Room" until directed to do so.
- Monitor a NOAA Weather Radio.



High winds blow trees  
 Washington Post

# Holding down the fort during a hurricane

The primary concern in the event of any natural disaster is safety. Preparations should be made prior to, during and after the storm. Planning ahead may help reduce some dangers.

Safety before the storm involves preparing your residence and your yard ahead of time. Since individual homes are the primary shelter for most people, they should be well secured.

One of the first actions people take is using plywood to cover up windows. To be effective, it must be at least five-eighths inches thick. For people who do not own their home, they may talk to their landlord.

For on-base residents, the story is quite different. Glenn Cole of 4th Civil Engineer Squadron readiness flight said the use of plywood is prohibited.

"The windows we use in this area are able to withstand high winds," Mr. Cole said. "Besides, plywood can't stop a tree."

He also said that using plywood could end up damaging the window frames.

An alternative to using plywood is installing storm shutters. They provide the same protection as plywood. In addition, they are more aesthetically pleasing and may reduce homeowner's insurance premiums.

Haywood Smith from the base housing office said occupants are responsible for making sure their homes are ready for a hurricane. This includes items around the house. "You've got to

batten down the hatches," Mr. Smith said. High winds can turn unsecured items into projectiles. If possible, bring as many items inside as you can. Place cars inside a ga-

rage and reinforce the door to withstand high winds.

Hurricane tie-down straps can be used to secure mobile/manufactured homes. However most of these structures are not built to endure hurricane winds. If your residence falls into this category, it would be best to move to a safer structure or a shelter as soon as



Many hazards follow a storm.  
Hurricane Andrew-NOAA

possible.

Vegetation should be attended to as well. Trees should be trimmed. Remove branches that hang over the house and dead ones as well. Limbs can damage windows and roofs, as well as bring down power lines.

During the storm, the most important thing to do is stay inside. Find a room close to the center of the house that does not have windows. Remain in the room until local officials have announced it is safe to leave.

If the eye of the storm passes overhead, people are tempted to venture outside. This is not a good idea. The calm can be very misleading. Winds can return very quickly from the opposite direction. It must be an emergency to leave the house as the eye passes.

In the past, it was recommended not to use telephones except for emergencies. Today it is a good idea to have a cell phone charged and close. Again, it should only be used in case of emergencies, especially to conserve the battery life.

According to the National Oceanic and Atmospheric Administration, having a radio is the best means of receiving information during the storm. Ensure replacement batteries are on hand as well. Radio stations use the Emergency Alert System to provide the latest alerts and are a good source of information of when it is safe to exit the home.

After the storm, there are even more dangers to face. One of the greatest hazards is carbon monoxide poisoning. Carbon monoxide is an odorless gas and can make people very sick or even cause death. When

power is out, people use power generators, cooking grills and possibly kerosene heaters. Each of these devices releases carbon monoxide gas. It can accumulate quickly in enclosed areas, so be sure to use these items outdoors and in well ventilated areas.

Stay away from downed power lines. Electricity may not have been cut off and wires can pose a hazard. Notify the proper authorities of the problem.

Water and food safety are important. The North Carolina Department of Health and Human Services recommends using bottled water for drinking and cooking after a hurricane. If tap water is all that is available, it must be boiled for five minutes prior to use.

If one cannot boil water, add eight drops of liquid chlorine (without soap or scent) to one gallon of water. Mix thoroughly and let stand for 30 minutes before consumption.

*...Such movement can advance  
an approaching storm up to  
200 miles during the course of  
a normal workday.*

Any food, even canned, that comes into contact with floodwater should be thrown away. In addition, food in the refrigerator should be disposed of if power has been off for more than four hours. If frozen food has thawed it should be discarded as well.

Finally, try to avoid contact with insects and animals. Some of these creatures may have lost their homes and can be dangerous. Be cautious when moving items where animals could be hiding.

Standing water is a breeding ground for mosquitoes. Use insect repellent and wear long sleeves, pants, socks and shoes if possible. Empty water from any container where rain collected to help reduce the amount of mosquitoes.

The goal of safety is to lessen the possibility of illness and injury. Thinking ahead is the key to success. The most valuable item to protect in the event of disaster is you.



Red Cross First Aid Kit

# Haven on earth during a hurricane

In the event of a hurricane, having a safe place to ride out the storm is very important. Most are fortunate to use their home as the primary shelter. If the dwelling is not structurally sound to handle hurricane winds, evacuate to a safer location.

The National Oceanic and Atmospheric Administration suggests staying with family or friends who do not need to evacuate as a primary location. Familiar surroundings provide more comfort. Make plans ahead of time to discuss the idea with the host.

Hotels and motels are a good second choice. Not only do they provide shelter, some allow pets. Call ahead to create a directory of locations that are pet friendly. Since rooms fill up quickly, make reservations upon need or notice of evacuation.

Shelters should be last on the list. They are designed to effectively house lots of people, but not necessarily for comfort. Unlike hotels, however, they do have food and provide services to the occupants.

According to the Comprehensive Emergency Management Plan 10-2, there are three main locations on base that can be used as shelters for members of the 4th Fighter Wing. Members of Department of Defense installations who are evacuated here will have access as well.

The shelters are the Community Center (Bldg. 3728), Sports and Fitness Center (Bldg. 4210) and Enlisted Club (Bldg. 3705). A total of 2,850 people can be safely sheltered, if all three need to be used.

In Wayne County the American Red Cross operates five shelters, but only opens as many as needed depending upon the storm conditions and needs of the community.

The decision to activate shelters is made by Wayne County Emergency Management. Announcements are made early enough for people to reach the designated facilities.

The shelters are able to provide food, water and a nursing staff for evacuees. "We get a lot of support from the health department, social services, law enforcement, mental health and public schools," said

Teresa Williams, the armed forces and disaster services director.

When the need to evacuate to a shelter arises, the state of North Carolina department of emergency management recommends every person registering upon arrival. Bringing items like sleeping bags, pillow, medicine, special dietary needs and infant needs will help make the stay more pleasant. "People should also bring activities for their kids to make them feel more comfortable," Ms. Williams said.

Evacuation shelters do not allow pets per the Department of Health. Service animals are an exception. Plans should be made ahead of time for pets.

People in shelters are also reminded they have an obligation to keep them clean and sanitary and be prepared to offer assistance to workers if necessary.

Evacuation destinations should be in the same county or a short distance outside of it. The farther the travel distance, the greater the possibility of traffic and extended driving times.

Whatever location is chosen, do not hesitate to go. If possible, leave before an evacuation order is given for the local area by officials as directed by the base commander.



A Red Cross volunteer provides comfort in a shelter.

## Family shelters

### On-Base

- BLDG 3728 Community Center  
1310 Andrews Street
- BLDG 4210 Fitness Center  
1500 Langley Avenue
- BLDG 3705 Enlisted Club  
1240 Andrews Street

*\*Designated shelters determined by 4<sup>th</sup> Civil Engineer Readiness Flight 722-2689*

### Off-Base

There are five shelters in Wayne County operated by the Red Cross. Operation is based upon need.  
*\*Listen to the radio to see which shelters are open. Red Cross:735-7201*

*A hurricane is a type of tropical cyclone, the general term for all circulating weather systems over tropical waters.*

### Hotels

- Comfort Suites 759-0098  
2613 North Park Dr.
- Jameson Inn 778-9759  
1408 S. Harding Dr.
- Country Inn & Suites 581-0503  
2302 Norwood Ave.
- Hampton Inn 778-1800  
905 N. Spence Ave.
- Sleep Inn 658-1002  
710 Henderson St.

*\*Contract hotels for units evacuated to 4 FW. Not an endorsement.*

## Pet shelters

### On Base

There is no pet shelter, but the veterinary clinic does provide microchipping for your pet.



Don't forget pets. woof.org

For more information call 722-1465.

### Off-Base

There is no designated shelter for pets in Wayne County.

-First contact your veterinarian to see if they have space available.

-Wayne County Animal Response Team provided shelter for a few horses in the past and plan on making the fairgrounds a regional shelter for them. There is also room for small animals in crates. Call CART at 731-1520 for more info.

### Pet Friendly Hotels

- America's Best Value Inn 734-4542  
701 US Hwy 70 Bypass
- Holiday Inn Express 1-877-508-1786  
909 N. Spence Ave
- Best Western 735-7911  
801 US Hwy 70 Bypass East

*\*Call to check pet rates and size limits*

# Disaster supply kit

- ☐ **Water** - at least 1 gallon daily per person for 3 to 7 days
- ☐ **Food** - at least enough for 3 to 7 days
  - non-perishable packaged or canned food / juices
  - foods for infants or the elderly
  - snack foods
  - non-electric can opener
  - cooking tools / fuel
  - paper plates / plastic utensils
- ☐ **Blankets / Pillows, etc.**
- ☐ **Clothing** - seasonal / rain gear/ sturdy shoes
- ☐ **First Aid Kit / Medicines / Prescription Drugs**
- ☐ **Special Items** - for babies and the elderly
- ☐ **Toiletries / Hygiene items / Moisture wipes**
- ☐ **Flashlight / Batteries**
- ☐ **Radio** - Battery operated and NOAA weather radio
- ☐ **Telephones** - Fully charged cell phone with extra battery and a traditional (not cordless) telephone set
- ☐ **Cash (with some small bills) and Credit Cards** - Banks and ATMs may not be available for extended periods
- ☐ **Keys**
- ☐ **Toys, Books and Games**
- ☐ **Important documents** - in a waterproof container or watertight resealable plastic bag
  - insurance, medical records, bank account numbers, Social Security card, etc.
- ☐ **Tools** - keep a set with you during the storm
- ☐ **Vehicle fuel tanks filled**
- ☐ **Pet care items**
  - proper identification / immunization records / medications
  - ample supply of food and water
  - a carrier or cage
  - muzzle and leash

*Each year, on average, 10 tropical storms, of which six become hurricanes, develop over the Atlantic Ocean, Caribbean Sea, or Gulf of Mexico.*



Disaster Supply Kit  
Red Cross

# Actions to take during the hurricane

- Stay inside, on the downwind side of the house, away from windows.
- Don't use the telephone, except for emergencies.
- Monitor the radio for local weather information.
- Do not go outside unless it is a matter of life and death.
- If the eye passes overhead remember that the winds will return very quickly, from the opposite direction.
- Do not go outside during the lull unless it is an emergency.



Use a lantern instead of candles.

## Picking up the pieces after the storm

After a hurricane, there may be a lot of work required to get life back to normal. The strong forces of wind and water can wreak havoc on anything in its path.

The North Carolina Department of Insurance recommends reporting any property damage to your agent as soon as possible. This must be done before filing for any entitlement. Claims can be made for flooding with the Federal Emergency Management Agency once the homeowner's insurance is notified.

Ask if there is anything that needs to be done while waiting for the adjuster. Write down damages to the house and take pictures while waiting.

When the adjuster arrives, do not take out your frustrations on them. They will be trying to help many people in as little time as possible. The process will move faster and smoother with the cooperation of both parties.

Do not hesitate to ask for a registration number and a letter from the Department of Insurance if approached by a public insurance adjuster. These docu-

ments prove they are authorized to conduct business in the state. It will also eliminate the instance or chance of becoming the victim of a scam.

Keep all receipts. Some companies will reimburse the reasonable expense of protecting the home. Additionally, compensation is given to rent temporary shelter. This benefit is paid out when the house is uninhabitable due to physical damage. The adjuster will be able to help with this.

It is important to refrain from having any repairs made until after the property is inspected by the insurance company. Furthermore, they may not pay for damage that has been repaired prior to inspection.

In accordance with the 4th Civil Engineer Squadron hurricane informa-

tion brochure, residents of dormitories and base housing need to check their quarters for damage. Any structural problems can be reported to 4 CES service call at 722-5126.

Water damage requires additional care when it comes to repairs. According

to the North Carolina Department of Health and Human Services web site, a building must be cleaned, disinfected and completely dry before it is occupied. Items must be thrown away if this process cannot be performed.

Water will get everywhere. It is important to check and dry the floors, walls and duct work. If this is overlooked, mold and mildew will grow and can create a health hazard.

Recovering from the damaging effects of a hurricane may not be quick or easy. Taking proper steps will reduce delays and help the process move smoothly.

*Of 2,090 hurricane-related emergency department visits, 88 percent of the patients were treated for injuries.*

## 4th Fighter Wing post hurricane checklist

- When recalled to duty, return to base by safe route.

**DO NOT SIGHTSEE!**

- Report to the established central staging area.



F-15E on display at 4 FW Headquarters

- Upon arrival at home:

—Notify unit of arrival.

—Check the quarters for damage: if living on Seymour Johnson AFB report damage to CE service call. (722-5126)

—Check utilities for operation. (Utilities may have been shut down by CE due to damage or high winds.)

—If quarters are unsafe, return to the central staging area.

- **Call next of kin to inform them of your safety.**

## Post hurricane insurance actions

- Contact your insurance agent as quickly as possible and ask for instructions on what to do until your adjuster arrives.
- Make a list of personal property that has been damaged or destroyed. Take pictures of the damaged property.
- Protect property from further damage. Reasonable expenses to protect your property are part of the loss and are generally reimbursed by insurance companies. Keep all receipts.
- Do not have permanent repairs made until the insurance company has inspected the property



Hurricane aftermath

and an agreement is reached on the cost of repairs.

- If necessary, rent temporary shelter. If the home is uninhabitable, most homeowners policies pay additional living expenses while property is being repaired. Before renting temporary shelter, check with the insurance company or agent to determine what expenses will be reimbursed.
- If insurance does not adequately cover the loss of or damages to the home, file a claim with the Federal Emergency Management Agency, FEMA, but only AFTER you've filed a homeowner's insurance claim.

## Flood insurance FAQs

**Q: My home was damaged by the flood. Will my homeowner's policy pay for the damages?**

**A:** No. Most people who live in flood-hazard areas\* know from experience that homeowners policies do not cover loss due to flood. Water damage due to flood is specifically excluded from coverage under the homeowner's policy. In insurance terms, flood is an "excluded peril" from the homeowner's policy. Therefore, flood insurance, which is a separate policy, must be purchased through the federal government.

*\*Keep in mind that flood insurance is not just for properties in a floodplain. Nearly 30 percent of all flood insurance claims are for properties outside the special flood-hazard areas*

**Q: How do I file a claim if I have purchased federal flood insurance?**

**A:** Consumers who have purchased a flood insurance policy should first contact their insurance agent.

**Q: What coverage do I have if the flood water damages my home or building and its contents?**

**A: Homeowner Policy** - Standard homeowner's policies do not cover damage due to flood.

**Mobile Home Policy** - Some mobile home policies do provide flood coverage; check with your agent or company.

**Q: Does a renter's policy cover water damage caused by flood?**

**A:** No. A renters policy does not cover loss due to flood. Coverage may be purchased through the National Flood Insurance Program.

**Q: I had to leave my home because of a mandatory flood evacuation. Are my additional living expenses covered?**

**A: Homeowner Policy** - The standard homeowner policy provides loss of use and additional living expenses, but only for any covered peril. Flood is not a covered peril; therefore, there is no coverage under the policy.

**National Flood Policy** - The National Flood Insurance policy does not provide coverage for loss of use or additional living expenses.

**Q: Who can I call if I have more insurance coverage questions?**

**A:** You should first try to contact your local insurance agent or your insurance company for specifics about your policy.

**The North Carolina Department of Insurance** is also available to help consumers with insurance related questions.

You may call the Consumer Division toll-free at 1-800-546-5664 or locally at (919) 807-6750.

*The National Flood Insurance Program* will respond to questions about the federal flood insurance policy and claims. They can be reached by calling 1-800-427-4661

**Q: If I have problems with my insurance company, agent, or adjuster, where can I turn?**

**A:** If you believe you are being treated unfairly, you may file a complaint with the *North Carolina Department of Insurance*. You may call the Department's Consumer Division toll-free at 1-800-

546-5664 or locally at (919) 807-6750 for assistance.

**Q: Is there any other assistance available for my losses if I don't have insurance?**

**A:** Yes. Several public and private programs have been established to aid flood victims, both individuals and businesses. The best place to start is with the *Federal Emergency Management Administration (FEMA)*. You may call FEMA at 1-800-462-9029.

*Moving ashore, hurricanes sweep the ocean inward while spawning tornadoes and producing torrential rains and floods.*

# Saffir-Simpson Scale

Category	Winds	Surge
1 - Minimal	74 - 95 mph or 64 - 83 knots	4 - 5 feet
2 - Moderate	96 - 110 mph or 65 - 96 knots	6 - 8 feet
3 - Extensive	111 - 130 mph or 97 - 113 knots	9 - 12 feet
4 - Extreme	131 - 155 mph or 114 - 135 knots	13 - 18 feet
5 - Catastrophic	greater than 155 mph or 135 knots	greater than 18 feet

## Category 1 - Minimal

- Damage primarily restricted to shrubbery, trees, and unanchored mobile homes; no substantial damage to other structures; some damage to poorly constructed signs.

## Category 2 - Moderate

- Considerable damage to shrubbery and tree foliage, some trees blown down; major damage to exposed mobile homes; extensive damage to poorly constructed signs and some damage to windows, doors and roofing materials of buildings, but no major destruction to buildings.
- Low-lying escape routes inland cut off by rising water about two to four hours before landfall.



Storm clouds move in.

## Category 3 - Extensive

- Foliage torn from trees; large trees blown down; poorly constructed signs blown down; some damage to roofing, windows, and doors; some structural damage to small buildings; mobile homes destroyed.
- Low-lying escape routes inland cut off by rising water about three to five hours before landfall; flat terrain 5 feet or less above sea level flooded up to 8 or more miles inland.

## Category 4 - Extreme

- Shrubs, trees, and all signs blown down; extensive damage to roofs, windows, and doors, with complete failure of roofs on many smaller residences; mobile homes demolished.
- Low-lying escape routes inland cut off by rising water about three to five hours before landfall.

## Category 5 - Catastrophic

- Trees, shrubs, and all signs blown down; considerable damage to roofs of buildings, with very severe and extensive damage to windows and doors; complete failure on many roofs of residences and industrial buildings; extensive shattering of glass in windows and doors; complete buildings destroyed; small building overturned or blown away; mobile homes demolished.
- Low-lying escape routes inland cut off by rising water about three to five hours before landfall.

*\*These effects refer to inland conditions.*

# Hurricane Condition (HURCON) System

**HURCON 4:** Winds of 50 knots or greater expected within 72 Hrs.

**HURCON 3:** Winds of 50 knots or greater expected within 48 Hrs.

**HURCON 2:** Winds of 50 knots or greater expected within 24 Hrs.

**HURCON 1:** Winds of 50 knots or greater expected within 12 Hrs.

**ALL CLEAR:** Destructive winds have passed.

*Hurricanes are products of a tropical ocean and atmosphere. Powered by heat from the sea, they are steered by the easterly trade winds and the temperate westerlies as well as by their own ferocious energy.*

# Weather terms to know



Hurricane Dolly (July 2008)  
NOAA

**Severe Thunderstorm Watch** -conditions are **conductive to the development** of severe thunderstorms in and close to the watch area.

**Severe Thunderstorm Warning** - a severe thunderstorm has actually been observed by spotters or indicated on radar, and **is occurring or imminent** in the warning area.

**Tornado Watch** - conditions are **conductive to the development** of tornadoes in and close to the watch area.

**Tornado Warning** - a tornado has actually been sighted by spotters or indicated on radar and **is occurring or imminent** in the warning area.

**Tropical Disturbance** - A tropical disturbance is a discreet system of clouds, showers, and thunderstorms that originates in the tropics and maintains its identity for 24 hours or more.

**Tropical Depression** - When a tropical disturbance develops a closed circulation (counterclockwise winds blowing around a center of low pressure in the Northern Hemisphere), it is designated a tropical depression. Tropical depressions contain maximum sustained one-minute winds at 10-meter elevation of 38 mph (33 knots) or less.

**Tropical Storm** - A tropical cyclone is given a name by the National Hurricane Center once it reaches tropical storm status. Tropical storms have maximum sustained one-minute winds at 10-meter elevation of 39-73 mph (34-63 knots).

**Tropical Storm Watch** - Tropical storm conditions with sustained winds from 39 to 73 mph **are possible** in your area within the next 36 hours.

**Tropical Storm Warning** - Tropical storm conditions **are expected** in your area within the next 24 hours.

**Hurricane Watch** - Hurricane conditions (sustained winds greater than 73 mph) **are possible** in your area within 36 hours.

**Hurricane Warning** - Hurricane conditions **are expected** in your area in 24 hours or less.

**Flood Watch** - high flow or overflow of water from a river **is possible** in the given time period. It can also apply to heavy runoff or drainage of water into low-lying areas. These watches are generally issued for flooding that is expected to occur at least 6 hours after heavy rains have ended.

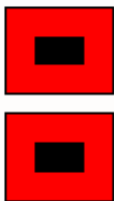
**Flood Warning** - flooding is **actually occurring or is imminent** in the warning area.

**Flash Flood Watch** - flash flooding is **possible** in or close to the watch area. Flash Flood Watches are generally issued for flooding that is expected to occur within 6 hours after heavy rains have ended.

**Flash Flood Warning** - flash flooding is **actually occurring or is imminent** in the warning area. It can be issued as a result of torrential rains, a dam failure, or ice jam.

About five hurricanes strike the United States coast every three years. Of these five, two will be major hurricanes, category 3 or greater on the Saffir-Simpson Hurricane Scale.

## 2008 Atlantic hurricane names



Hurricane flags  
NOAA

Arthur  
Bertha  
Cristobal  
Dolly  
Edouard  
Fay  
Gustav

Hanna  
Ike  
Josephine  
Kyle  
Laura  
Marco  
Nana

Omar  
Paloma  
Rene  
Sally  
Teddy  
Vicky  
Wilfred

## Sources of Information

4<sup>th</sup> Civil Engineer Readiness Flight  
Mr. Glenn Cole, Emergency Management 722-2689

Air Force Aid Society  
Scott Hald, Emergency Assistance Director,  
e-mail: [shald@afas-hq.org](mailto:shald@afas-hq.org)

Airman and Family Readiness Center

-Air Force Aid office  
Arndrea Thomas, PTMP and Air Force Aid officer,  
722-1123

Airman and Family Readiness Center  
Faye Jenkins, Community Relations Consultant  
722-7462

American Red Cross – Wayne County Chapter  
Teresa Williams, Armed Forces and  
Disaster Services Director, 735-7201

Comprehensive Emergency Management Plan  
(CEMP) 10-2  
1 Aug 2007

Eastway Veterinary Clinic

Lori Cowan; Kennel Manager, Tech, Groomer; 778-3058

Housing Office

Mr. Haywood Smith, Assignments 722-0364

National Oceanic and Atmospheric Administration  
(NOAA) Education Outreach Center  
Jeanne e-mail: [outreach@noaa.gov](mailto:outreach@noaa.gov) (301) 713-1208

NC.gov.com: The Official Website of the State of North  
Carolina *NC Hurricane Info Tab*

North Carolina Department of Health and  
Human Services ([www.ncdhhs.gov](http://www.ncdhhs.gov))

Lois Nilson Public Affairs  
e-mail: [lois.nilson@ncmail.net](mailto:lois.nilson@ncmail.net)

North Carolina Department of Insurance  
Chris Pearson, Director of Public Information,  
e-mail: [cppearson@ncdoi.net](mailto:cppearson@ncdoi.net)

North Carolina Division of Emergency Management  
-Floodplain Mapping Program

John T. Gerber; Senior Engineer,

State NFIP Coordinator; (919) 715-5711 ext. 106

FEMA Community Status Book Report for

North Carolina

*Communities participating/ not participating in the*

*National Flood Program*

North Carolina State University Cooperative Extension  
Pet Brochure

ReadyNc.org (This web site is run by NC Crime Control  
and Public Safety)

Patty McQuillan e-mail: [pmcquillan@nccrimecontrol.org](mailto:pmcquillan@nccrimecontrol.org)

Seymour Johnson AFB Veterinary Treatment Facility

Cecile Hawkins, Animal Health Technician, 722-1465

Seymour Johnson Hurricane Information Brochure

June 2008

Wayne County Animal Control

Justin L. Scally, Director of Animal Control

e-mail: [Justin.Scally@waynegov.com](mailto:Justin.Scally@waynegov.com), 731-1439

Wayne County Animal Response Team (CART)

Eileen Coite, Extension Agent Agriculture Livestock

The Weather Channel

[www.weather.com](http://www.weather.com)

[www.woof.org](http://www.woof.org)

